

EASTERN VIRGINIA BANKSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2626691	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,119	\$1,061	-5.2%		
Loans	\$775	\$735	-5.2%		
Construction & development	\$76	\$63	-16.9%		
Closed-end 1-4 family residential	\$260	\$253	-2.7%		
Home equity	\$93	\$102	9.5%		
Credit card	\$3	\$3	28.9%		
Other consumer	\$30	\$19	-34.6%		
Commercial & Industrial	\$69	\$54	-21.7%		
Commercial real estate	\$213	\$210	-1.4%		
Unused commitments	\$121	\$110	-9.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$100	\$114	13.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$146	\$123	-15.8%		
Cash & balances due	\$21	\$25	16.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,034	\$960	-7.2%		
Deposits	\$872	\$834	-4.4%		
Total other borrowings	\$145	\$122	-16.2%		
FHLB advances	\$143	\$118	-17.5%		
Equity					
Equity capital at quarter end	\$85	\$102	19.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$11	NA		
Performance Ratios					
Tier 1 leverage ratio	5.9%	7.3%	--		
Tier 1 risk based capital ratio	8.4%	10.7%	--		
Total risk based capital ratio	11.0%	11.9%	--		
Return on equity ¹	-33.7%	2.9%	--		
Return on assets ¹	-2.8%	0.3%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	91.3%	79.1%	--		
Loss provision to net charge-offs (qtr)	214.5%	69.9%	--		
Net charge-offs to average loans and leases ¹	3.0%	2.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	11.3%	9.0%	3.3%	3.6%	--
Closed-end 1-4 family residential	3.6%	3.7%	0.4%	0.3%	--
Home equity	0.9%	1.1%	0.4%	0.2%	--
Credit card	2.4%	2.0%	1.8%	2.0%	--
Other consumer	1.3%	1.8%	0.2%	0.3%	--
Commercial & Industrial	0.6%	1.2%	0.6%	0.2%	--
Commercial real estate	3.8%	5.9%	0.6%	0.9%	--
Total loans	3.6%	4.1%	0.8%	0.7%	--